

1 **ABSTRACT**

2 An electronic wallet including is made available to a user and is capable of
3 storing a wide variety of different types of accounts (including both payment
4 accounts and traditional credit card accounts). An identification of the different
5 accounts corresponding to a user is displayed to the user and the user is allowed to
6 manipulate these accounts. The electronic wallet also allows the user to combine
7 funds from multiple different accounts into a single account. This combination
8 allows the interface on a merchant server to be designed to accommodate a single
9 account without concern for what types of accounts a user may wish to combine.
10 Furthermore, in accordance with one aspect, when the user is purchasing goods
11 and/or services from a merchant on-line, only those accounts that are useable at
12 the merchant are presented as being available to the user.